

CHAPTER 1:

BENEFITS

APPLYING FOR VA BENEFITS

BENEFITS

VA benefits and services are offered in these major categories:

- Burial
- Compensation
- Dependent and Survivors
- Education and Training
- Health Care
- Home Loans
- Life Insurance
- Pension
- Vocational Rehabilitation and Employment

ELIGIBILITY

You may be eligible for VA benefits if you are:

- A Veteran
- A Veteran's dependent
- A surviving spouse, child or parent of a deceased Veteran
- An active duty military service member
- A member of the Reserve or National Guard

BURIAL-RELATED SERVICES

The VA offers certain benefits and services to honor our Nation's deceased Veterans:

- **Burial Flag:** VA can provide an American flag to drape a Veteran's casket.
- **Burial in a VA National Cemetery:** Most Veterans and some dependents can be buried in a VA national cemetery.
- **Headstones and Markers:** VA can furnish a monument to mark the unmarked grave of an eligible Veteran.
- **Presidential Memorial Certificate (PMC):** VA can provide a PMC for eligible recipients. A Presidential Memorial Certificate is an engraved paper certificate, signed by the current President, to honor the memory of honorably discharged deceased Veterans.
- **Reimbursement of Burial Expenses:** Generally, VA can pay a burial allowance of \$2,000 for Veterans who die of service-related causes. For certain other Veterans, VA can pay \$300 for burial and funeral expenses and \$300 for a burial plot.

Time Limits for burial expenses: There is no time limit to claim reimbursement of burial expenses for a service-related death. In other cases, claims must be filled within two years of the Veteran's burial.

COMPENSATION

VA can pay you monthly compensation if you are determined to be at least 10% disabled as a result of your military service.

DEPENDENTS and SURVIVORS

- **Dependency and Indemnity Compensation (DIC)** is payable to certain survivors:
 - Service members who died on active duty
 - Veterans who died from service-related disabilities
 - Certain Veterans who were paid 100% VA disability at time of death
- **Dependent and Survivors Education and Training:** Some family members of disabled or deceased Veterans are eligible for education and training benefits.
- **Death Pension** is payable to some surviving spouses and children of deceased wartime Veterans. The benefit is based on financial need.
- **Home Loans:** Certain surviving spouses may be eligible for this benefit.
- **Parents' DIC** is payable to some surviving parents. The benefit is based on financial need.
- **VA Civilian Health and Medical Program (CHAMPVA)** shares the cost of medical services for eligible dependents and survivors of certain Veterans.

Time Limits: For education and training benefits, spouses and surviving spouses have 10 years from the date VA first finds them eligible. Surviving spouses of service members who died while on active duty have 20 years. Children are eligible from ages 18 to 26. These time limits can sometimes be extended. There are no time limits to apply for the other benefits described above.

EDUCATION and TRAINING

VA pays benefits to eligible Veterans, reservists and active duty service members while they are in an approved education or training program. Based on the type of military service, benefit programs are:

- **Active Duty Service:** Persons who first entered active duty after June 30, 1985, are generally eligible under the Montgomery GI Bill (Chapter 30). Those who entered active duty for the first time after December 31, 1976 and before July 1, 1985, are generally eligible under the Veterans Educational Assistance Program (VEAP).
- **Reserve/Guard Service:** Benefits are available to Reserve and National Guard members under (a) the Montgomery GI Bill (Chapter 1606); those who signed a six-year commitment with a Reserve until after June 30, 1985, remain actively drilling, and are in good standing with their unit, and (b) the Reserve Educational Assistance Program (Chapter 1607) who were activated under Federal authority for a contingency operation and served 90 continuous days or more after September 11, 2001.

HEALTH CARE

VA provides a number of health care services.

- Hospital, outpatient medical, dental, pharmacy and prosthetic services
- Domiciliary, nursing home and community-based residential care
- Sexual trauma counseling

- Specialized health care for women Veterans
- Health and rehabilitation programs for homeless Veterans
- Readjustment counseling

Time Limits: There is no time limit for a VA home loan.

VOCATIONAL REHABILITATION and EMPLOYMENT

VA can help Veterans with service-connected disabilities prepare for, find, and keep suitable employment. For Veterans with serious service-connected disabilities, VA also offers services to improve their ability to live as independently as possible. Some of the services VA provides are:

- **Job Search:** Assistance in finding and maintaining suitable employment.
- **Vocational Evaluation:** An evaluation of abilities, skills, interests, and needs.
- **Career Exploration:** Vocational counseling and planning.
- **Vocational Training:** If needed, training such as on-the-job and non-paid work experience.
- **Education Training:** If needed, education training to accomplish the rehabilitation goal.
- **Rehabilitation Service:** Supportive rehabilitation and counseling services.

Time Limits: You generally have 12 years from the date VA informs you in writing that you have a service-connected disability.

FOR BENEFICIARY TRAVEL BENEFITS, Visit

<http://www.va.gov/healtheligibility/Library/pubs/BeneficiaryTravel/BeneficiaryTravel.pdf>

TOLL-FREE SERVICE

BENEFITS INFORMATION and ASSISTANCE:

There are VA Regional Offices where you can apply for VA benefits. All of the listed offices can be reached by calling the VA Benefits number at 1-800-827-1000. Local VA offices include:

1000 Liberty Avenue
Pittsburgh, PA 15222

5000 Wissahickon Avenue
Philadelphia, PA 19101

20 Washington Place
Newark, NJ 07102

31 Hopkins Plaza
Federal Building
Baltimore, MD 21201

1601 Kirkwood Highway
Wilmington, DE 19805

SPECIAL TOLL-FREE NUMBERS

National Suicide Prevention Line	(800) 273-8255
VA Benefits	(800) 827-1000
CHAMPVA	(800) 733-8387
Direct deposit	(877) 838-2778
Education and Training	(888) 442-4551
Eligibility and Means Testing; Health Eligibility Center	(404) 235-1257
Headstones (status of claims only)	(800) 697-6947
Health Care	(877) 222-8387
Helpline (Agent Orange and Gulf War)	(800) 749-8387
Income Verification	(800) 929-8387
Office of SGLI	(800) 419-1473
Mammography Helpline	(888) 492-7844
Telecommunication Device for Deaf (TDD)	(800) 829-4833
VA Life Insurance	(800) 669-8477

FEDERAL BENEFITS FOR VETERANS AND DEPENDENTS - A LISTING OF ALL VA BENEFITS.

The **2010 edition** booklet lists the variety of federal benefits available to Veterans and their dependents. Selecting the link below will take you to a PDF version of the booklet. VA's Office of Public Affairs (OPA) maintains copies of these booklets. To review benefits, go to http://www1.va.gov/opa/publications/benefits_book.asp

Above Source: Directly from

http://www.vba.va.gov/benefit_facts/index.htm;

http://www.gibill.va.gov/GI_Bill_Info/benefits.htm#FEDBEN

VA AND SOCIAL SECURITY BENEFITS SUMMARY

How working affects Veterans financial benefits?

Service Connected (SC) Compensation: A service-connected disability is an entitlement program that once received is guaranteed for life REGARDLESS OF EMPLOYMENT STATUS. The only exception to this employment status rule involves an individual who has IU (Individual Unemployability) who is paid at 100%, but in actuality is NOT 100% SC. A vet sometimes receives IU after an exhaustive investigation and verification of their inability to work as a result of their high SC plus environmental and/or burden on community resources (high uses of public funding such as section 8 or other state/local resources).

If a Veteran with IU works in the community (outside CWT/SE), the difference in their 100% and their actual SC% money will be reduced. The math is complicated, but a vet can find out exactly how much money they will lose by working, either by contacting the VA at 1 (800) 827- 1000 or else hear this directly by Veteran Service representatives (VSR) at VARO.

Non-Service Connected (NSC) Pension: NSC is an eligibility (unlike entitlement) program based on both needs of individual vets, as well as their year(s) in service. They must either have served during a wartime era, or have a severe disability which renders them unemployable based on medical records to that affect. Sometimes a Veteran will choose to take the Non-Service Connected Pension (NSC) if it pays them more than a low SC compensation (10-30%) .

If a vet chooses to receive the NSC pension (as opposed to a low SC disability compensation such as 10-20%), then working in the community (taking a real job) their NSC pension will be reduced dollar for dollar, but their SC% check will automatically be reinstated.

There are currently no incentives to return to work in the community with the NSC Pension. If a Veteran works more than 20 hours per week, even at minimum wage, they would earn more than they would by maintaining the pension. VACO has recently agreed to allow vets to work in the community if they are participating in our new supported employment programs, but vets must be involved in CWT/SE in order to remain exempt. Therefore, the same protection will apply for these vets that the CWT/IT programs offer. See website for the applicable law: <http://vaww1.va.gov/vitraining>

Social Security Disability Insurance (SSDI)

To be eligible for SSDI, a person must:

- Have worked and paid Social Security taxes (F.I.C.A.) for enough years to be covered under Social Security. Some of the taxes must have been paid in recent years;
- Be considered medically disabled; and not be working or working but earning less than the substantial gainful activity (SGA) level.

Work incentives provide support over a period of years to allow the disability beneficiary to test their ability to work and gradually become self-supporting and independent. In general, a person has at least 4 years to test their ability to work. The person continues to have Medicare coverage during this time.

Supplemental Security Income (SSI)

To be eligible for SSI based on a medical condition, a person must:

- Have little or no income or resources (refer to the Glossary on website below for definitions of income and resources:
<http://www.socialsecurity.gov/redbook/eng/glossary.htm>);
- Be considered medically disabled; and initially not be working or working but earning less than the SGA level.

Once eligible for SSI, work activity does not affect a person's continuing eligibility. Work activity does not affect initial or continuing eligibility for a person who is blind.

Once a person begins to receive SSI, work activity will not cause SSI to stop as long as the person is still disabled. Even if the person cannot receive SSI checks because of the amount of earnings, eligibility for Medicaid may continue indefinitely. In many cases, if a person loses his/her job or is unable to continue working, he/she can begin receiving checks again without filing a new application. Over 4.4 million Americans receive SSI because of a disability.

Many of these people would like to work but are afraid that if they do, they will lose their SSI checks and Medicaid coverage. The SSI work incentives offer these people ways to continue receiving their SSI checks and/or Medicaid coverage while they work. Some of the incentives can increase their net income to help cover special expenses they may have in order to work, to train for a job, or to set up their own business.

SSDI/SSI Work Incentives

SSDI: The SSDI work incentives are:

- Impairment-Related Work Expenses
- Trial Work Period
- Extended Period of Eligibility
- Continuation of Medicare Coverage
- Medicare for People With Disabilities Who Work
- Continued Payment Under a Vocational Rehabilitation Program.

SSI: The SSI work incentives are:

- Impairment-Related Work Expenses
- Earned Income Exclusion
- Student Earned Income Exclusion
- Work Expenses for persons with blindness
- Plan for Achieving Self-Support (PASS)
- Property Essential to Self-Support
- Section 1619 Work Incentives
- Continued Payment Under a Vocational Rehabilitation Program.

* Above Source directly from: http://www.empowermentzone.com/ss_incen.txt